

**COMMONWEALTH OF KENTUCKY  
CABINET FOR ENVIRONMENTAL AND PUBLIC PROTECTION  
OFFICE OF FINANCIAL INSTITUTIONS  
ACTION NO. 2004-AH-016**

THE OFFICE OF FINANCIAL INSTITUTIONS  
OF THE COMMONWEALTH OF KENTUCKY

PETITIONER

vs.

EZ CASH, INC.

RESPONDENT

**AGREED ORDER**

WHEREAS, the Petitioner filed an Administrative Complaint against the Respondent on May 5, 2004, wherein the Petitioner alleged that the Respondent violated KRS 368.100(18) by posting a sign in its place of deferred deposit business notifying customers that they would be prosecuted under KRS 514.040 if they gave the Respondent a "cold check"; and,

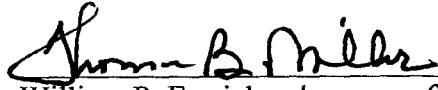
WHEREAS, a copy of said Administrative Complaint was received by the Respondent on or about May 7, 2004, and, in turn, the Respondent contacted the Petitioner stating that the aforesaid sign was not altered and posted by an employee of the Respondent, but, nevertheless, agreed to pay the costs of this investigation and prosecution and further agreed to take measures to insure that no customer is criminally prosecuted or threatened with criminal prosecution in the future; and,

WHEREAS, the parties are in mutual agreement that this matter may and should be settled without the burden of conducting an administrative hearing;

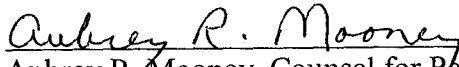
NOW THEREFORE, it is Ordered upon agreement of the parties witnessed by the signature of Aubrey R. Mooney, Counsel for the Petitioner, and Ronald M. Ray, Secretary for EZ Cash, Inc., as follows:

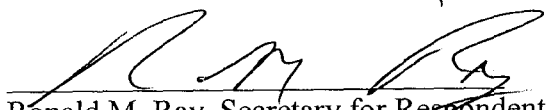
- 1) The Respondent shall be allowed to remain in the business of check cashing/deferred presentment at all its offices in the Commonwealth of Kentucky if it abides by the terms of conditions 2 and 3 below.
- 2) The Respondent shall maintain adequate controls to insure that none of its customers is threatened with or accused of criminal sanctions for giving one of its offices a "cold check".
- 3) The Respondent shall pay to the order of the Kentucky State Treasurer the sum of Fifteen Thousand Dollars (\$15,000.00) to reimburse the Office of Financial Institutions for its investigation and prosecution of this violation. Said sum shall be mailed to the Office of Financial Institutions, 1025 Capital Center Dr., Suite 200, Frankfort, KY 40601 attn: Aubrey R. Mooney before August 1, 2004.

ENTERED this 23<sup>rd</sup> day of June, 2004.

  
~~William P. Enrick~~ Thomas B. Miller  
Acting Executive Director  
Office of Financial Institutions

HAVE SEEN AND AGREED TO:

  
Aubrey R. Mooney, Counsel for Petitioner

  
Ronald M. Ray, Secretary for Respondent